COLLIN COUNTY HOUSING FINANCE CORPORATION 2002 SINGLE FAMILY MORTGAGE REVENUE REFUNDING BOND PROGRAM, \$12,000,000

Origination Period: March 19, 2002 through October 1, 2003

Eligible Program Area: Collin County except for the cities of Dallas and Garland

Mortgage Rate: 6.49%

Mortgage Term: 30-year fixed rate mortgages

Point Structure: 1% origination fee and 0% discount points

Down Payment and 3% of loan amount

Closing Cost Assistance:

Loan Types: FHA, VA, Fannie Mae

Borrower Restriction: First-time home buyers only (cannot have owned a home in the past 3 years)

Purchase Price Limits: New Residences Existing Residences

\$171,155 \$159,620

Income Limits: Families of 2 or Less Families of 3 or More

\$65,000 \$74,750

Master Servicer: Countrywide Home Loans, Inc.

Participating Lenders

Countrywide Home Loans, Inc.

Preston Shepard Place 1713 Preston Road, Suite E

Plano, TX 75093

Jeffrey Prince, (972) 713-3820

6850 N. Shiloh Road, Suite V

Garland, TX 75044

John Lawhorn, (972) 414-6386

First Horizon Home Loan Corporation

5100 Beltline Road, Suite 752

Dallas, TX 75254

Nedra Leach, (972) 778-8700

2021 Hampton Road, Suite 130

De Soto, TX 75115

Mary Dietz, (972) 709-8664

Guaranty Residential Lending, Inc.

9001 Airport Freeway, Suite 120

Fort Worth, TX 76180

David Haws, (817) 485-9416

Guaranty Residential Lending, Inc.

12601 D

13601 Preston Road, Suite 705E

Dallas, TX 75240

Neil Rudine and Bill Hendricks

(972) 448-4250

Home Loan Corporation

5720 LBJ Freeway, Suite 610

Dallas, TX 75240

Jackie Jensen, (972) 463-6764 or

(972) 387-5713

1112 East Copeland Road, Suite 550

Arlington, TX 76011

Faye Smith, (817) 795-0031

Loan Partners

850 Central Parkway, Suite 100

Plano, TX 75074

Nancy Moreland, (972) 424-3939

National City Mortgage Company

12377 Merit Drive, Suite 625

Dallas, TX 75251

Bill Harrington, (972) 789-8050

2901 Dallas Parkway, Suite 130

Dallas, TX 75093

Russ Anderson, (972)-943-5601

Prestige Residential

850 Central Parkway, Suite 100

Plano, TX 75074

Sue Maze, (972) 424-3939

Prime Lending, Inc.

18111 Preston Road, Suite 900

Dallas, TX 75252

Laurie Nutgrass, (972) 248-7866

Ryland Mortgage Company

Three Metro Square

12200 Ford Road, Suite 100

Dallas, TX 75234

Geoff Potts, (972) 241-1594

Sterling Capital Mortgage Company

850 Central Parkway, Suite 100

Plano, TX 75074

David Falk or Jack Legg, (972) 424-3939

WR Starkey Mortgage

301 Woodhollow Ct.

Wylie, TX 75093

Charlie Waller, (972) 442-3757